

**IN THE TITLE OF THE INVENTION:**

Please delete the Title of Invention in its entirety and replace with the following:

- -ELECTRONIC COMMERCIAL TRANSACTION METHOD AND APPARATUS FOR COMMUNICATING, VIA A NETWORK, VIRTUAL PERSONAL INFORMATION HAVING A REPRESENTATION FORMAT SIMILAR TO THAT OF REAL PERSONAL INFORMATION AND A CONVERTER CONVERTING THE VIRTUAL, INTO THE REAL, PERSONAL INFORMATION BASED ON REGISTERED INFORMATION- -

**IN THE SPECIFICATION:**

The specification as amended below with replacement paragraphs shows added text with underlining and deleted text with ~~striketrough~~.

Please REPLACE the paragraph beginning at page 19, line 9, with the following paragraph:

FIG. 4 is a flow chart for explaining the first settlement method. In FIG. 4, a step S1 seeks confirmation from the real user 10. This confirmation may be sought by telephone, mail or the like. It is possible to make this confirmation by electronic mail, but from the point of view of security, it is possible to provide higher security by making the confirmation by telephone or mail. This is because, it is difficult for a third party to pose as the real user 10 who made the transaction, when the confirmation is made by telephone or mail. By using a portable telephone or the like as the destination to be contacted for the confirmation, it is possible to make the confirmation quickly and to maintain a high security. For example, it is possible to considerably increase the speed of the settlement by introducing a system which automatically calls the portable telephone from the settlement section 34 when making the settlement and converting the virtual personal information into the real personal information.